

# **Brokers, Agents and Navigators Advisory Committee Meeting**

Connecticut Health Insurance Exchange  
Legislative Office Building, Room 1A  
June 12, 2012, 1:00pm – 3:00pm

# Agenda

- Call to Order and Introductions (1:00 – 1:05)
- Review and Approval of Minutes (1:05 – 1:10)
- Role of Navigators (1:10 – 2:30)
- Future Areas of Discussion(2:30 – 2:40)
- Public Comment (2:40 – 2:55)
- Adjournment (3:00)

# Roles | Discussion Road Map

1. ACA Guidance
2. Defining the role for Navigators
  - Education and Enrollment Assistance
  - Impact on training and certification
  - Recruitment of navigators
3. Future Areas of Discussion
  - Navigator funding/grants
  - Materials and outreach
  - Monitoring and reporting
  - SHOP Exchange and role of Navigators

# ACA Guidance | Navigator Roles

The ACA directs that the Exchange must establish a program under which grants are awarded to Navigators, entities or individuals, who will perform the following duties:

## Education

- Raise public's awareness of expanded options
- Distribute fair and impartial information
- Provide culturally and linguistically appropriate information

## Enrollment

- Facilitate enrollment in QHPs (or Medicaid)

## Follow-up

- Provide referrals to appropriate state agencies for enrollees with complaints or questions

# ACA Guidance | Differing Skill Sets

- “Education” role may be different from that “Enrollment” role
- These may require different skill sets, levels of knowledge and expertise (e.g. public speaking, familiarity with web-based applications, financial information)
- Several questions arise with respect to the “educator” and “enrollment facilitator” functions

Education	Enrollment	Follow-up
<ul style="list-style-type: none"><li>• Raise public's awareness of expanded options</li><li>• Distribute fair and impartial information</li><li>• Provide culturally and linguistically appropriate information</li></ul>	<ul style="list-style-type: none"><li>• Facilitate enrollment in QHPs (or Medicaid)</li></ul>	<ul style="list-style-type: none"><li>• Provide referrals to appropriate state agencies for enrollees with complaints or questions</li></ul>

***The Education and Enrollment roles require different skill sets***

# Key Questions | Navigators

1. Is there a distinction between “educators” and “enrollment assisters”?
2. While the primary responsibilities will be education and enrollment, how should the Exchange expect Navigators to perform their follow-up activities?
3. What type of coordination with respect to the Navigator functions should there be between the Exchange and the state’s Medicaid agency?

## Key Questions | Navigators

4. Individuals and families seeking assistance may request greater assistance in the selection of a specific insurance plan. In fulfilling their responsibilities, what level of financial acumen or responsibility should Navigators have when making recommendations?
5. What type of coordination and communication should there be between Navigators and brokers/agents?

## Key Questions | Navigators

6. At what point does the Navigators role end and the brokers/agents role begin?
7. Should the Exchange provide to its Navigators a referral list of qualified brokers and agents to whom they can direct clients? Should the Exchange provide brokers and agents with a referral list of Navigators?



# ACA Guidance | Training/Certification

**The ACA states that the “Secretary shall establish standards for Navigators... including provisions to ensure [that a Navigator] is licensed if appropriate.”**

- States retain significant flexibility
- Roles that the Exchange assigns to Navigators will dictate process for:
  - Training
  - Certification
  - Education
  - Continuing Education

# ACA Guidance | Recruitment

**The ACA directs that to be eligible to receive a Navigator grant from the Exchange, an entity must demonstrate to the Exchange the following:**

- Existing (or could readily establish) relationships with employers, employees, consumers or self-employed individuals
- May include trade, industry and professional associations, community and consumer-focused nonprofits, chambers, unions, licensed insurance agents and brokers, etc.

# ACA Guidance | Funding

**The ACA states that Exchanges may not use Federal Establishment Funding to create and launch the Exchange as a source for Navigator grants**

- Navigator grant funding must come from the Exchanges operational budget or alternate sources
- Presents a dilemma
  - Exchange will not generate operating income until after it begins enrolling individuals
  - Navigators will play a key role in the initial enrollment push
  - **Funding will have to come from other sources**

## Next Steps | Future Discussion

**The Discussion Guide contains other topics for consideration:**

- Navigator grants
- Materials and outreach
- Monitoring and reporting
- SHOP Exchange and role of Navigators

## Committee | Next Meetings

- Tuesday, July 10 @ 1-3 pm
- Tuesday, August 7 @ 1-3 pm

# Committee | Public Comment